

JUL 29 2005

Applicant  
Appl. No.  
Filed  
Title

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

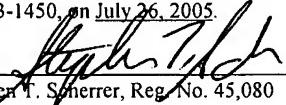
: KIEKHAEFER, JOHN H.  
 : 10/735940  
 : December 15, 2003  
 : TRANSPARENT/TRANSLUCENT  
 FINANCIAL TRANSACTION CARD

Grp./A.U. : 2876  
 Examiner : J. Fureman  
 Customer No. : 1923

Confirmation No.: 3705

Certificate of Mailing

I hereby certify that this correspondence (along with any documents referred to as attached or enclosed) is being deposited with the US Postal Service as first class mail in an envelope addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on July 26, 2005.

  
 Stephen T. Scherer, Reg. No. 45,080

Mail Stop Amendment  
 Commissioner for Patents  
 P.O. Box 1450  
 Alexandria, VA 22313-1450

Dear Sir:

Transmitted herewith is an Amendment in the above-identified application.

- No additional fee is required.  
 Applicant is entitled to small entity status under 37 CFR 1.27  
 Also attached:

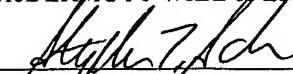
The fee has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	0	0	0	\$50.00 =	\$0.00
Independent Claims	0	0	0	\$200.00 =	\$0.00
Multiple dependent claims newly presented				\$0.00	
Fee for extension of time				\$0.00	
				\$0.00	
Total of Above Calculations				\$0.00	

- Please charge my Deposit Account No. 13-0206 in the amount of \$0.00. An additional copy of this transmittal sheet is submitted herewith.
- The Commissioner is hereby authorized to charge payment of any fees associated with this communication or credit any overpayment, to Deposit Account No. 13-0206, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully submitted,

McDERMOTT WILL &amp; EMERY LLP

  
 Stephen T. Scherer  
 Registration No. 45,080

227 West Monroe Street  
 Chicago, IL 60606-5096  
 Phone: 312.372.2000  
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 Date: July 26, 2005

Please recognize our Customer No. 1923 as our correspondence address.

O P L  
JUL 29 2005  
PATENT & TRADEMARK OFFICE  
Docket No.: 37355-304

PATENT

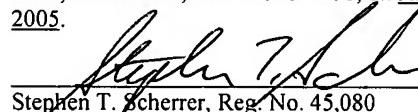
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Applicant : KIEKHAEFER, JOHN H.  
Appl. No. : 10/735940  
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REPLY TO OFFICE ACTION

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Introductory Comments

The paper is submitted in reply to the Office Action dated July 14, 2005. Please consider the amendments and remarks as indicated on the following pages.

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 2 of this paper.

**Remarks** begin on page 7 of this paper.